

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DEBRA TERRI CATALDO

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:16-24665

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/18/2016 and confirmed on 2/2/17 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts	63,784.69
Less Refunds to Debtor	1,079.05
TOTAL AMOUNT OF PLAN FUND	62,705.64

Administrative Fees	
Filing Fee	0.00
Notice Fee	0.00
Attorney Fee	4,423.00
Trustee Fee	2,846.70
Court Ordered Automotive Insurance	0.00
TOTAL ADMINISTRATIVE FEES	7,269.70

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK NA Acct: 9331	12,356.59	12,356.59	0.00	12,356.59
	US BANK NA Acct: 9331	0.00	0.00	0.00	0.00
	US BANK NA Acct: 9331	9,807.91	9,807.91	0.00	9,807.91
	US BANK NA - TRUSTEE Acct: 9331	0.00	33,271.44	0.00	33,271.44
	US BANK NA Acct: 9331	0.00	0.00	0.00	0.00
	PHFA(*) Acct: 4103	0.00	0.00	0.00	0.00
					55,435.94

Priority					
	DAVID A COLECCCHIA ESQ Acct:	0.00	0.00	0.00	0.00
	DEBRA TERRI CATALDO Acct:	0.00	0.00	0.00	0.00
	DEBRA TERRI CATALDO Acct:	1,079.05	1,079.05	0.00	0.00
	LAW CARE Acct:	0.00	0.00	0.00	0.00
	DAVID A COLECCCHIA ESQ Acct:	3,423.00	3,423.00	0.00	0.00
	DAVID A COLECCCHIA ESQ Acct:	1,000.00	1,000.00	0.00	0.00
	US BANK NA Acct: 9331	0.00	0.00	0.00	0.00

*** N O N E ***

Unsecured					
	DUQUESNE LIGHT COMPANY(*) Acct: 9012	291.17	0.00	0.00	0.00
	PHFA(*)	9,222.08	0.00	0.00	0.00

16-24665

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4103				
	GLHEC & AFFILIATES: GLHEGC NELA USA	6,140.78	0.00	0.00	0.00
	Acct: 9012				
	AMERICAN INFOSOURCE LP AGENT FOR	240.32	0.00	0.00	0.00
	Acct: 0001				
	GLHEC & AFFILIATES: GLHEGC NELA USA	0.00	0.00	0.00	0.00
	Acct: 9012				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	PURCELL KRUG & HALLER	0.00	0.00	0.00	0.00
	Acct:				

NONE

TOTAL PAID TO CREDITORS 55,435.94

TOTAL CLAIMED

PRIORITY	0.00
SECURED	22,164.50
UNSECURED	15,894.35

Date: 10/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteevdpa.com

IN RE:
DEBRA TERRI CATALDO

Debtor(s)
Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:16-24665

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:

Debra Terri Cataldo

Debtor

Case No. 16-24665-CMB

Chapter 13

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Oct 27, 2022

Form ID: pdf900

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2022:**Recip ID****Recipient Name and Address**

db Debra Terri Cataldo, 632 Penny Drive, Pittsburgh, PA 15235-4243
 cr + BANK OF AMERICA, N.A., 16001 N. Dallas Pkwy, Addison, TX 75001-3311
 14351011 GOAL STRUCTURED SOLUTIONS TR 2015-1 on behalf of, United Student Aid Funds., Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc, Attn: Bankruptcy Litigation Unit E3149 PO Box 9500, Wilkes Barre, PA 18773-9500
 15176840 U.S. BANK, NATIONAL ASSOCIATION, ET.AL., Bank of America, PO BOX 31785, Tampa FL 33631-3785

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID**Notice Type: Email Address****Date/Time****Recipient Name and Address**

cr	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Oct 27 2022 23:39:00	GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
cr	Email/Text: creditcardbkcorrespondence@bofa.com	Oct 27 2022 23:39:00	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	Email/Text: creditcardbkcorrespondence@bofa.com	Oct 27 2022 23:39:00	Bank of America, N.A., U.S. BANK, NATIONAL ASSOCIATION, AS SUCC, PO BOX 31785, TAMPA, FL 33631-3785
cr	+ Email/Text: blegal@phfa.org	Oct 27 2022 23:39:00	Pennsylvania Housing Finance Agency/HEMAP, 211 N. Front Street PO BOX 15206, Harrisburg, PA 17105-5206
14337827	Email/Text: bncnotifications@pheaa.org	Oct 27 2022 23:39:00	ACS/Education Services, c/o Conduent Business Services, P. O. Box 2461, Harrisburg, PA 17105-2461
14808404	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Oct 27 2022 23:39:00	United Student Aid Funds, Inc (USAF), 2501 International Lane, Madison, WI 53704
14366677	Email/PDF: ebn_ais@aisinfo.com	Oct 27 2022 23:42:18	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14337828	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 27 2022 23:39:00	Bank Of America, NC4-105-03-14, P. O. Box 26012, Greensboro, NC 27420-6012
14415232	+ Email/Text: kburkley@bernsteinlaw.com	Oct 27 2022 23:40:00	Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14917735	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Oct 27 2022 23:39:00	GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
14337829	+ Email/Text: blegal@phfa.org	Oct 27 2022 23:39:00	PA Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14353627	Email/Text: blegal@phfa.org	Oct 27 2022 23:39:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17101
14395756	Email/Text: creditcardbkcorrespondence@bofa.com	Oct 27 2022 23:39:00	U.S. BANK, NATIONAL ASSOCIATION, et. al., C/O BANK OF AMERICA, N.A., PO BOX

District/off: 0315-2

User: auto

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Date Rcvd: Oct 27, 2022

Form ID: pdf900

Total Noticed: 18

14337830

Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com

Oct 27 2022 23:38:00

31785, Tampa, FL 33631-3785

Verizon, P. O. Box 25505, Lehigh Valley, PA
18002-5505

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank of America, N.A.
cr		Duquesne Light Company
cr		U.S. BANK, NATIONAL ASSOCIATION, AS SUCCESSOR TRUS
cr		US Bank National Association,etal
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., U.S. Bank, National Association, As Succ, PO BOX 31785, TAMPA, FL 33631-3785
14391367	*P++	PENNSYLVANIA HOUSING FINANCE AGENCY, 211 NORTH FRONT STREET, HARRISBURG PA 17101-1406, address filed with court:, PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17101

TOTAL: 4 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2022 at the address(es) listed below:

Name	Email Address
David A. Colecchia	on behalf of Debtor Debra Terri Cataldo colecchia542@comcast.net dcoleccchia@my-lawyers.us;sshipley@my-lawyers.us;skerr@my-lawyers.us;jschantz@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us
David A. Colecchia	on behalf of Plaintiff Debra Terri Cataldo colecchia542@comcast.net dcoleccchia@my-lawyers.us;sshipley@my-lawyers.us;skerr@my-lawyers.us;jschantz@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us
Jeremy J. Kobeski	on behalf of Creditor US Bank National Association etal pawb@fedphe.com, mcupec@grenenbirsic.com
Jodi L. Hause	on behalf of Creditor Bank of America N.A. jodi.hause@phelanhallinan.com, pawb@fedphe.com
Leon P. Haller	on behalf of Defendant Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency/HEMAP lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

District/off: 0315-2

User: auto

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Date Rcvd: Oct 27, 2022

Form ID: pdf900

Total Noticed: 18

Leon P. Haller

on behalf of Creditor Pennsylvania Housing Finance Agency Homeowner's Emergency Mortgage Assistance Program
lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

Maria Miksich

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A.
AS SUCCESSOR TO LASALLE BANK, N.A., AS TRUSTEE FOR THE STRUCTURED ASSET INVESTMENT LOAN
TRUST, MORTGAGE PASS-THROUGH CERTIFICATE mmiksich@kmllawgroup.com

Mario J. Hanyon

on behalf of Creditor US Bank National Association et al wbefc@rockandscott.com, mario.hanyon@rockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bersteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bersteinlaw.com

Ronda J. Winneccour

cmeccf@chapter13trusteewdpa.com

Thomas Song

on behalf of Creditor US Bank National Association et al pawb@fedphe.com

TOTAL: 13